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Attorney for The Bank of New York Mellon FKA  
The Bank of New York, as Trustee for the  
certificateholders of the CWABS, Inc., Asset-  
Backed Certificates, Series 2007-13

**UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF CALIFORNIA, OAKLAND DIVISION**

|                        |   |
|------------------------|---|
| In re:                 | Case No. 14-40445   |
| Dorothy Mae Richardson | Chapter 13  |
|                        | R.S. No. MDE-1700   |
|                        | <b>STIPULATION FOR ADEQUATE PROTECTION RE: MOTION FOR RELIEF FROM AUTOMATIC STAY</b>                                  |
|                        | <u>Hearing:</u><br>Date: 10/12/2016<br>Time: 9:30 am<br>Place: Courtroom 220<br>1300 Clay Street<br>Oakland, CA 94612 |
| Debtor.                |   |

**TO THE HONORABLE WILLIAM J. LAFFERTY, UNITED STATES BANKRUPTCY COURT  
JUDGE, THE DEBTOR, DEBTOR'S COUNSEL, THE TRUSTEE, AND OTHER INTERESTED  
PARTIES:**

A Motion for Relief from the Automatic Stay (the "Motion") was noticed in the within matter and filed by The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-13 ("Movant"). A hearing on the above-referenced motion is scheduled at the date, time and place set forth above.

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Movant and Debtor, by and through their respective attorneys of record, have conferred and hereby stipulate for adequate protection as follows:

**IT IS HEREBY STIPULATED:**

1. This Stipulation affects the real property commonly known as 3015 Wiswall Dr, Richmond, California 94806-2753 (the "Property").
  2. Commencing **November 1, 2016** Debtor will make monthly payments pursuant to a trial period plan under the Home Affordable Modification Program ("HAMP") in the amount of **\$1,719.89**, per month until the earlier of the date the final Modification has been booked or denial notice is issued by Movant. If the final Modification is entered into, the adequate protection payments shall revert to the terms set forth therein. If the Modification is denied, Movant shall provide written notice to Debtor and Debtor's counsel of the denial. In that event, Movant may restore the Motion to calendar on regular notice. All payments due Movant hereunder shall be paid to Movant at the following address:

Specialized Loan Servicing LLC  
PO Box 636007  
Littleton, Colorado 80163

3. The Debtor shall maintain insurance coverage on the Property and shall remain current on all taxes that fall due post-petition with regard to the Property.
  4. Upon any default in the foregoing terms and conditions, Movant shall serve written notice of the default by first class mail and facsimile to the Debtors' attorney and by first class mail only to the Debtors. If Debtors fail to cure the default within 10 days after service of such written notice, Movant may restore the Motion to the Court's calendar on regular notice. No filing fee shall be required for any restored motion.
  5. Notwithstanding anything contained herein to the contrary, the Debtor shall be entitled to a maximum of three (3) notices of default and opportunities to cure pursuant to the preceding paragraph. Once Debtor has defaulted this number of times on the obligations imposed by this Order and has been served with this number of notices of default, Movant shall be relieved of any obligation to serve additional notices of default and provide additional opportunities to cure. If an event of default occurs thereafter, Movant shall be entitled, without first serving a notice of default and providing the Debtor

with an opportunity to cure, to file and serve a declaration under penalty of perjury setting forth in detail the Debtor's failures to perform hereunder, together with a proposed order terminating the stay, which the Court may enter without further notice or hearing.

6. The foregoing terms and conditions shall be binding only during the pendency of this bankruptcy case. If, at any time, the stay is terminated with respect to the Property by court order or by operation of law, the foregoing terms and conditions shall cease to be binding and Movant may proceed to enforce its remedies under applicable non-bankruptcy law against the Property and/or against the Debtor.

7. If Movant obtains relief from stay based on Debtor's defaults hereunder, the order granting that relief shall contain a waiver of the 14-day stay created by Federal Rule of Bankruptcy Procedure 4001(a)(3).

8. Movant may accept any and all payments made pursuant to this Order without prejudice to or waiver of any rights or remedies to which it would otherwise have been entitled under applicable non-bankruptcy law.

**APPROVED AS TO FORM AND CONTENT:**

Dated: 10/11/2016

Dated: 10/11/2016

/s/ Patrick L. Forte  
Patrick L. Forte  
Attorney for Debtor  
Dorothy Mae Richardson

/s/ Erica T. Loftis  
Erica T. Loftis  
Attorney for Movant  
The Bank of New York Mellon FKA The  
Bank of New York, as Trustee for the  
certificateholders of the CWABS, Inc.,  
Asset-Backed Certificates, Series 2007-13